

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

**Case Number 07-12710-RGM
Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yun Og Hur
aka Yun Jung
14620 Outpost Court
Centreville, VA 20121

Last four digit of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-5221

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 31, 2007

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

District/off: 0422-9
Case: 07-12710

User: admin
Form ID: B18

Page 1 of 1
Total Served: 16

Date Rcvd: Dec 31, 2007

The following entities were served by first class mail on Jan 02, 2008.

db +Yun Og Hur, 14620 Outpost Court, Centreville, VA 20121-2334
tr +Robert Ogden Tyler, Tyler, Bartl, Gorman & Ramsdell, P.L.C.,
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287
cr +GreenPoint Mortgage Funding, 803 Sycolin Rd, Ste 301, Leesburg, VA 20175-5654
7953009 +Chevy Chase Bank, PO Box 15260, Chevy Chase, MD 20825-5260
7953010 +Greenpoint Mortgage, PO Box 84013, Columbus, GA 31908-4013
7953011 +HFC, 8610 Westwood Center Dr., Vienna, VA 22182
7953014 +Lord & Taylor, PO Box 745013, Cincinnati, OH 45274
7953016 +Singleton's Grove HOA, C/O Sequoia Management, 13998 Parkeast Circle,
Chantilly, VA 20151-2272
7953017 +Talbots, 4 Blackstone Valley Place, Lincoln, RI 02865-1105
7953018 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Virginia Department of Taxation, PO Box 1115,
Richmond, VA 23218-1115)
7953020 +Wells Fargo Financial, 374 South Pickett St., Alexandria, VA 22304-4704

The following entities were served by electronic transmission on Dec 31, 2007.

tr +EDI: QROTYLER.COM Dec 31 2007 19:57:00 Robert Ogden Tyler,
Tyler, Bartl, Gorman & Ramsdell, P.L.C., 700 South Washington Street, Suite 216,
Alexandria, VA 22314-4287
7953008 E-mail/PDF: bankruptcy@bbandt.com Dec 31 2007 23:02:24 BB&T, PO Box 1847,
Wilson, NC 27894
7953012 +EDI: HFC.COM Dec 31 2007 19:56:00 HFC, 11270 James Swart Circle, Fairfax, VA 22030-5023
7953013 EDI: IRS.COM Dec 31 2007 19:56:00 Internal Revenue Service, Insolvency Units,
400 N. 8th Street, Box 76, Richmond, VA 23240
7953015 +EDI: TSYS2.COM Dec 31 2007 19:57:00 Macy's, PO Box 8217, Mason, OH 45040-8217
7953019 EDI: FUNB.COM Dec 31 2007 19:57:00 Wachovia, PO Box 3117, Winston Salem, NC 27102
7953020 +EDI: WFFC.COM Dec 31 2007 19:57:00 Wells Fargo Financial, 374 South Pickett St.,
Alexandria, VA 22304-4704

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2008

Signature:

